

REMARKS

Claims 1 and 4-27 are pending in the application and stand rejected by the examiner. Assignee traverses the instant claim rejections.

Claim Rejections - 35 U.S.C. § 103(a)

Claims 1 and 4-27 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over the article entitled, “A Shift In Check Clearing And Settlement Technology” by Mark Craig (hereinafter “Shift”) in view of U.S Patent No. 5,930,778 to Geer (“Geer”). Assignee respectfully disagrees with the instant rejections.

For example, claim 1 is patentable over the Shift article. Claim 1 is directed to a computer-implemented method for the sorting of check files and facilitating the direct distribution of the check files to multiple endpoints. Claim 1 has been amended to recite that a data structure stored on computer-readable storage medium is used to maintain sorting information during processing of an unsorted check file and that the data structure includes an ABA number field, an account number field, an endpoint number field, and a primary ABA indicator field. (Support for such subject matter is found in assignee’s specification, such as on page 5, lines 5-12.) There is no disclosure in the cited references of such subject matter of claim 1. Accordingly, claim 1 is allowable and should proceed to issuance. Independent claims 15, 17, 19, and 27 recite similar features as claim 1. Accordingly, these claims are allowable for analogous reasons as claim 1.

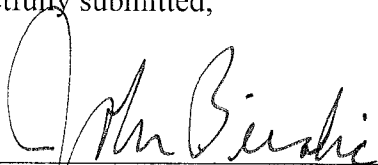
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CONCLUSION

For the foregoing reasons, assignee respectfully submits that the pending claims are allowable. Therefore, the examiner is respectfully requested to pass this case to issue.

Respectfully submitted,

By:

A handwritten signature in black ink, appearing to read "John V. Biernacki", written over a horizontal line.

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